

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Passaic (Passaic County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$654	\$172	\$199
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$509	\$106	\$148
American European Ins Co (Rutgers Group) (5)	\$588	N/A	\$373
American Fire & Casualty Co (Ohio Casualty Group)	\$861	N/A	\$328
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$555	\$184	\$244
Amica Mutual Ins Co (1)	\$698-\$879	\$136-\$172	\$215-\$272
Armed Forces Ins Exchange (3)	\$495	N/A	\$124
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$655-\$972	\$98	\$184
Bay State Ins Co (Andover Group)	\$838	\$150	\$212
Camden Fire Ins Assoc (OneBeacon Group)	\$469-\$616	\$143-\$194	\$194-\$236
Castlepoint Ins Co (Tower Group)	\$662-\$785	\$187-\$211	\$262-\$296
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,512	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$632	N/A	\$143
Cumberland Mutual Fire Ins Co	\$631-\$793	\$193	\$247
Electric Ins Co (3)	\$437-\$1,419	\$100	\$92
Empire Fire & Marine Ins Co	\$455-\$596	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$550-\$675	\$170-\$212	\$183-\$228
Encompass P&C Ins Co of NJ (Encompass Group)	\$452-\$1,101	\$144-\$391	\$155-\$416
Excelsior Ins Co	\$526	\$156	\$212
Farm Family Casualty Ins Co (3)	\$789	\$100	\$187
Farmers Ins Co of Flemington	\$697	\$205	\$260
Farmers Mutual Fire Ins Co of Salem Cty	\$923	\$148	\$282
Federal Ins Co (Chubb Group)	\$981	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$341	\$108	\$141
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$220	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$572	\$118	\$153
Fitchburg Mutual Ins Co	\$868	\$164	\$233
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$868	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$595-\$861	\$100-\$157	\$188-\$219
Great Northern Ins Co (Chubb Group) (2)	\$1,512	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
City of Passaic (Passaic County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
Hanover Ins Co (Hanover Insurance Group)	\$971	\$129	\$169
Harleysville Ins Co of NJ	\$695-\$814	\$181-\$211	\$187-\$215
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$801	\$120	\$169
High Point Preferred Ins Co	\$620	\$125	\$137
Homesite Ins Co	\$555	\$184	\$244
IDS Property Casualty Ins Co	\$667	\$144	\$194
Liberty Mutual Fire Ins Co	\$440-\$1,570	\$138	\$180
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$780	\$122	\$156
Mercer Ins Co of NJ Inc	\$480-\$686	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$823	\$232	\$245
Merchants Preferred Ins Co (Merchants Group)	\$588	N/A	\$373
Merrimack Mut Fire Ins Co (Andover Group)	\$902-\$1,270	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,055	\$112	\$166
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$897	\$61	\$109
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$1,065	\$71	\$128
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,273	\$170	\$246
Pacific Indemnity Co (Chubb Group)	\$981	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$469-\$616	\$143-\$194	\$194-\$236
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$623	\$153	\$188
Preserver Ins Co (Tower Group) (5)	\$595	\$158	\$127
Proformance Ins Co	\$674	N/A	\$202
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$770	\$102	\$167
Providence Mutual Fire Ins Co	\$535-\$855	\$173	\$179
Public Service Mutual Ins Co	\$400	\$118	\$114
Quincy Mutual Fire Ins Co	\$648-\$804	\$136	\$177
Rutgers Cas Ins Co (Rutgers Group)	\$502-\$663	\$128-\$165	\$119-\$152
Selective Ins Co of Amer (Selective Group)	\$714	\$140	\$184
Selective Way Ins Co (Selective Group)	\$598	N/A	\$184
State Farm Fire and Casualty Co	\$541	\$130	\$198
Tokio Marine & Nichido Fire Ins Co Ltd	\$686	\$163	\$346
Tower Ins Co of NY (Tower Group)	\$662	N/A	\$264
Tower National Ins Co (Tower Group)	\$662-\$785	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$603	\$131	\$132
United Services Auto Association (USAA Group) (1) (3)	\$398-\$461	N/A	\$116-\$153
USAA Casualty Ins Co (USAA Group) (1) (3)	\$411-\$476	N/A	\$116-\$153
Vigilant Ins Co (Chubb Group) (2)	\$1,325	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$1,033	N/A	\$303

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system